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### Couples' Transition to Retirement: The Current State of Research and Future Pathways

Laura Konzelmann



# Couples' Transition to Retirement: The Current State of Research and Future Pathways

Dr. Laura Konzelmann<sup>1</sup>

## Abstract

Population ageing and increasing employment rates among women have been well known trends for many years in many countries. This latter development means that the share of couples nearing retirement where both partners are working has been increasing. Surprisingly, little attention has been devoted to studying retirement in a couple context in greater detail. This article addresses the question whether and how couples coordinate their transitions from working life into retirement and which factors to consider when examining (non-)joint retirement patterns. The aim of this paper is to improve the understanding of the complex interactions taking place in couple retirement processes that touch on the work and family sphere and to promote areas of future research along these lines. It contributes to the scholarly debate by providing a comprehensive summary of research devoted to studying couple retirement patterns and its antecedents from a life course perspective. To this end, research literature from more than 25 years is taken into account and various conceptual, theoretical and empirical aspects of couple retirement processes are discussed. Readers are provided with an overview of the concept of joint retirement, an idea of how widespread joint retirement is, and which factors to consider when studying retirement timing from a couple perspective.

**Keywords:** couple retirement, dual-earner couples, life course, older workers

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## Introduction

Retirement is often seen as a critical event in later life as an individual's life tends to change fundamentally when leaving the labor force and entering retirement. Within recent decades, retirement has changed considerably. This is first and foremost due to rising life expectancy. Reaching retirement age puts current and future retirees – historically speaking – in the new position of enjoying longer and on average more healthy years in retirement. As a side effect, it has become more and more common for older people to lead their lives in retirement together as a couple. Besides increasing life expectancy changing the face of retirement, the transition into retirement itself has changed and become, briefly summarized, more diverse and more female. The growing shares of older dual-earner couples reveal the rising potential for joint retirement and illustrate why dealing with this topic is becoming increasingly important. More couples than ever before are faced with coordination and synchronization issues at the interface between working life and retirement, which may have various effects. For example, simultaneously retiring dual-earner couples might lead to part of the population leaving the labor force sooner than expected. The phenomenon of couple retirement, and particularly the transition into retirement in the couple context, has been receiving increasing scientific and public attention within the last few decades. Analyzing couple retirement contributes to a better understanding of social trends and is highly relevant for employers and organizations as well as for the political sphere, especially for labor and retirement policies.

The incorporation of family-related factors, and in particular the partner's role, in retirement research intensified in the early 1990s. A considerable amount of research was conducted that touched on important facets and generated relevant insights into couple retirement dynamics such as retirement transition patterns, spousal influences on individual retirement timing and couple decision-making processes. Since couple retirement is a comparably new topic and available data is diverse, scientific output currently covers a wide range, both with regard to the analyzed topics and to the methods applied. Hence, compared to other more established research traditions, research on couple retirement processes is still lacking standard procedures and commonly shared definitions and concepts. From the author's point of view, what has been missing in recent years is a comprehensive overview of the various approaches, topics, and findings on couple retirement that could intensify academic exchange and knowledge transfer. The aim of this article is to improve the understanding of the complex interactions taking place in couple retirement processes that touch on the work and family sphere and to promote future research along these lines.

In the following, retirement is mainly conceptualized as a decision-making process and viewed from a life course perspective. In the first section, I elaborate on the changing face of retirement, which forms the background for the increasing importance of couple retirement. I then outline the multidimensional character of retirement and emphasize the ubiquity of couple-related aspects herein. In the third section, I delve deeper into couple retirement processes. I provide readers with an overview of the concept of joint retirement as the most studied couple retirement pattern and the range of corresponding research devoted to studying this phenomenon, with an idea of how widespread joint retirement transitions are, and which factors to consider when studying retirement timing from a couple perspective. The paper finishes with a discussion and several recommendations for future research.

## **The Changing Face of Retirement and the Rising Potential for Joint Retirement**

Couple retirement takes place against the background of various societal developments. Central trends in this context refer to the increasing variety of lifestyles in retirement age, which among other things is reflected in various retirement transition patterns and rising employment rates of older people, especially among women. One could argue that retirement transitions have gradually become more diverse and more female, which is naturally also consequential for couples making their way into retirement.

“Diverse” refers to the different paths that lead from working life into retirement. Generally speaking, transitions into retirement are to a lesser extent characterized by abrupt labor market exits than one might expect, that is from working full-time continuously for four decades to being fully retired (Beehr & Bennett, 2007). Instead, gradual transitions and transitions out of non-employment statuses are on the rise. These include step-by-step exits by, for example, reducing working hours, or exits that are preceded by a period of unemployment (Beehr & Bennett, 2007; Fisher, Chaffee, & Sonnega, 2016). For example, less than 30 percent of German pensioners show a seamless transition from paid full-time work (“normal employment”) to retirement, whereas the majority takes other paths (Zähle, Möhring, & Krause, 2009).

Moreover, “diverse” refers to increasing heterogeneity with regard to employment status among people of retirement age. This is mainly due to rising numbers of older individuals since the 2000s who opt for a (part-time) working life although they already exceed the statutory retirement age and/or

receive pension benefits. Current figures for the European Union (EU-28) published by the Statistical Office of the European Union (Eurostat) show that the share of employed persons aged 65 and older has increased by 26 percent from 4.6 percent in 2002 to 5.8 percent in 2017. Looking only at seniors between the age of 65 and 69, the increase was much more pronounced: Their employment has risen by 50 percent within 15 years from 8.4 percent to 12.7 percent in 2017. This means that today every eighth person of that age group in the EU-28 is part of the labor force. The development in the USA is similar, albeit on a higher level. According to data provided by the Bureau of Labor Statistics (BLS) 18.6 percent of people aged 65 and older worked in 2017, this is a plus of 5.9 percentage points compared to 2002. With regard to seniors between the ages of 65 and 69 the observed increase within that time span was 6.1 percentage points, from 25.1 percent to 31.2 percent.

Various individual factors and operational structures are fostering this development as well as a policy shift away from early to late retirement and austerity trends in public spending in some welfare states. Some of those older workers might have already given up their former career and started their silver worker life after an orientation phase where they did not work, while others never stopped working and stayed in the labor force longer than legal regulations would have required them to. This development illustrates that the path from work into retirement is not necessarily bound to rigid age limits and by no means a one-way street. Multiple (re-)entries into and (re-)exits from the labor force are theoretically feasible but have been scarcely analyzed (for exceptions see Cahill, Giandrea, & Quinn, 2015; Cho, Lee, & Woo, 2016; Ruhm, 1990). Such career trajectories are doable against the background of increasing longevity whilst maintaining good health for a considerable amount of time.

“Female” refers to the increasing shares of women in the labor force, which change the formerly male-dominated view on retirement. According to Eurostat, the employment rate among women in the European Union (EU-28) aged 15 or older has risen within 15 years by more than four percentage points from 43.3 percent in 2002 to 47.7 percent in 2017. This development is partly driven by rapidly rising participation among women of older age groups. The employment rate of women aged 50 and older increased within that time span by more than nine percentage points from 21.6 percent to 30.8 percent. Among women between 60 and 64 years of age, the growth rate was even steeper: Compared to 2002 (16.0 percent) their employment rate in 2017 has more than doubled (36.1 percent). The observed trends among women are projected to continue due to ongoing cohort replacement processes. The developments in the US are similar with regard to employment rates of older women, however, for women aged 16 and older no noticeable changes are found; their employment rates hovered around 55 percent within the last 25 years. Rising employment numbers are detected for older women. The observed increase is lower than in the European context, which is most likely also

due to the higher level of female employment in the US in general. Between 2002 and 2017, employment shares among US women aged 55 years or older rose by 6.1 percentage points from 27.5 to 33.6 percent while looking only at women aged 60 to 64 years the increase was from 42.5 up to 49.6 (+7.1 percentage points) within that time span.

Women's growing inclination to work outside of the family sphere is decisive for studying the topic at hand as speaking of joint or separate transitions into retirement in the couple context requires both partners to be employed until a certain age.<sup>2</sup> Otherwise, a couple deals with only one retirement, which considerably reduces the need for coordinating both life courses for obvious reasons. Having their own careers means that women also make their own later-life transition from the labor force into retirement. However, the greater variations in women's employment patterns during their employable ages add complexity to empirical analyses. Detecting employment-retirement patterns and corresponding determinants of retirement timing is generally more difficult for women than for men (Drobnič, 2002; O'Rand & Farkas, 2002). Especially in the past, these aspects led to a great deal of research focusing on men. Today, it has become more common to also study women's employment careers and retirement transitions. Rising female participation rates not only imply increasing visibility and importance of women's retirements but also that negotiation processes within couples gain relevance.

Together with the trends in prolonged working lives, the availability of various retirement options and old-age employment opportunities, the increasing work inclination among women puts older dual-earner couples increasingly in the position to choose between different combinations of retirement transitions and employment statuses, and thus to align their retirement (Ho & Raymo, 2009). This development can be demanding for decision-making processes. At the same time, having a larger set of options is likely to create greater freedom of action for current and future couples compared to older generations. For example, they might plan and deliberately adjust the speed and course of both their retirement transitions as well as the difference in their retirement dates to their personal needs and preferences. This means that the significance of couple decision-making rises. When analyzing couple retirement patterns, the latitude in retirement options – which is among other things contingent on the national context – has to be kept in mind since it forms the scope within which couples plan and perform retirement.

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<sup>2</sup> This is not to say that people who did not participate in paid work but mainly in unpaid (mostly family) work, do not also pass into (self-defined) retirement at some point in time. However, transitions of this kind are blurred because they lack robust criteria to identify and distinguish between both statuses and they are considered less demanding, less consequential and maybe subjectively less important compared to transitions from paid work to retirement, which is why they receive less attention in this context.

One option to more accurately assess the rising potential for joint retirement is to calculate the proportion of dual-earner couples of a certain age in the course of time. For example, Maestas (2007) reports a rise in the share of dual-earner couples aged between 51 and 56 from 52.4 percent in 1992 to 59.1 in 2004 based on the US *Health and Retirement Study* (HRS). Likewise, my own calculations based on microcensus data clearly show an increasing proportion of dual-earner couples (according to the ILO definition of employment) with both partners aged 50 to 64 in Germany. Between 1996 and 2016, this proportion has more than doubled from 29.2 percent to 64.3 percent. In most of these couples, he works full-time and she part-time, followed by a constellation in which both work full-time. Other possible constellations are rather exceptional with either both working part-time or she working full-time and he part-time. The ILO definition of employment is based on a minimum of one working hour per week. Choosing a stronger criterion leads to lower shares of dual-earner couples, however, the shares in 2016 are still considerably high with almost every second couple in which both partners work at least 20 hours or more per week. Looking at employment based on a work minimum of 30 hours weekly, every third couple is a dual-earner couple. Certainly these numbers give no insights into the preferences for joint retirement nor how many couples actually manage to step into retirement together; however, they do provide an estimate of the joint retirement potential and the increasing salience of this topic.

## **The Multidimensional Character of Retirement and the Significance of Couple Aspects**

There is general consensus in research that retirement is a complex process rather than a discrete one-time event (Beehr, 1986). This notion stresses the significance of previous actions before retirement and subsequent events that occur after the transition into retirement instead of solely focusing on the exact date on which the formal status changes from being employed to being retired. What is more, the transition from work to retirement is far from a uniform event because – as mentioned – there is no single predefined path leading to retirement and the transition into retirement does not even start at the same chronological age for everyone. Additionally, we need to acknowledge that – in many instances – retirement is not a single event in a partnership that only the retiring partner deals with. Instead, both spouses develop expectations and take part in each other's retirement to a certain degree (e.g., Henkens, 1999; Pienta & Hayward, 2002; Szinovacz & Ekerdt, 1995). This implies that even in single-earner couples, it is justified to recognize the retirement of one partner as an event that impinges on both partners' lives (Damman, Segel-Karpas, & Henkens, 2018). The situation gets



somewhat more complex for dual-earner couples since both their retirement transitions are interrelated in terms of planning and timing. Taken together, retirement is best described as a multifaceted, multi-actor process, which is also one of its central challenging traits from a researcher's perspective (Wang & Shultz, 2010).

Retirement is differently conceptualized in current research and the application depends on the theoretical background and the research topic at hand. According to Wang and Shultz (2010) four major conceptualizations can be differentiated: Retirement as decision-making, retirement as an adjustment process, retirement as a career development stage, and retirement as a part of human resource management. Each conceptualization goes along with a particular perspective on retirement and certain thematic priorities and can furthermore be meaningfully put into a couple context. In this paper, retirement is primarily described in terms of a decision-making process that is most relevant when studying couple retirement patterns and its antecedents. This conceptualization is often embedded in a life course perspective and shaped by various theories, such as continuity theory, role theory, rational choice theory, social exchange theory, bargaining theory, and others, each contributing to a deeper and more holistic understanding of (couples') retirement decision-making.<sup>3</sup>

Naturally, the transition from work to retirement is interwoven with characteristics and processes that take place in neighboring areas of life such as employment-related or family-related events. One cannot understand the development within one area without considering the other. In addition to the interdependence of various spheres of life, earlier life events and circumstances have an impact on later life developments, which is why it is useful to take into account not only proximate, but also distal retirement-related factors. Thus, taking a life course perspective is vital for examining people's retirement choices and detecting path dependencies.

Social and in particular family ties are other key factors for drawing a comprehensive picture of retirement besides interdependencies and spillover effects between different areas and phases of life. Concerning this, special attention is devoted to personal and attitudinal characteristics of the partner as these supposedly play a decisive role in an individual's retirement decision-making. In the life course literature, this interconnectedness of individuals is referred to as the concept of linked lives (Elder, 1995). It highlights the interrelation of life courses as well as mutual expectations and influences and

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<sup>3</sup> Apart from various retirement conceptualizations, the process of retiring itself can be broken down into different phases such as retirement planning, retirement decision-making, retirement transition, and retirement adjustment (Wang & Shultz, 2010). These phases are not entirely distinct from one another; instead they may blend and overlap. Nevertheless, distinguishing various retirement phases has proven helpful to tap into the complex dynamics of retirement processes and to assess the variable impact of various factors at different stages in it (van Solinge & Henkens, 2008). Such a distinction might also prove helpful in understanding the dynamics of couple retirement processes in greater detail.

thus recognizes that decisions about working and retiring do not take place in isolation. Rather, people are embedded in social ties and consider circumstances in their close environment, comprised of their spouse and family, intimate friends, but also colleagues when deciding about when to retire and which path to take. And not only do people take these groups into consideration as kind of a social effect, what is more, the group members themselves develop expectations regarding the other's retirement and are to a variable degree affected by the person's retirement transition themselves. This means that the retirement of one partner is likely to have an effect on the other's plans and actions and hence can be regarded as a likewise decisive event for the non-retiring partner (Barnes & Parry, 2004; Damman et al., 2018).

In studying individual retirement, it is becoming increasingly common to take into account not only aspects of other areas of life and earlier life events, but also cross-influences of spousal and family characteristics. This can be regarded as an answer to the "missing link" older studies exhibited in this respect. A substantial number of studies exploring spousal interplay in retirement decision-making provides ample evidence that retirement is in many cases a joint action undertaken by both partners (Gustman & Steinmeier, 2000; Henkens, 1999; Henkens & van Solinge, 2002; Ho & Raymo, 2009; Hurd, 1990; Johnson, 2004; O'Rand & Farkas, 2002; Pienta & Hayward, 2002; Syse, Solem, Ugreninov, Mykletun, & Furunes, 2014; Warren, 2015b).<sup>4</sup> Thus, engaging in couple decision-making theory is crucial in order to deepen our understanding of the complex dynamics in later life. This is not to say that both partners do not have their very own interests, needs, priorities, and perceptions regarding their retirement, it rather acknowledges that there is another dimension of retirement that merits attention. And this joint dimension is not necessarily the sum of both spouse's single dimensions, thus it makes sense to study retirement aspects individually as well as jointly (Smith & Moen, 1998, 2004). To acknowledge the different dimensions of retirement, it is justifiable to speak of "*distinct 'his', 'her', and 'their' experiences of retirement*" (Smith & Moen, 2004, p. 281).

Researchers examining couple retirement decision-making processes deal with various questions such as: Why do some couples retire jointly and others not? How do both partners coordinate their retirement entries in relation to each other? And, taking a step back: Do both even prefer to retire jointly? Which distal and proximate factors render a joint or separate retirement possible? Does one partner adjust his/her retirement to the partner's later-life transition plans? If so, who adjusts more to

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<sup>4</sup> One must be aware that observing a (non-)joint transition on a behavioral level does not tell us whether this was jointly planned or not. Retirement planning and retirement behavior denote different dimensions of retirement. A jointly planned retirement does not imply a joint transition but that the plans are made jointly. Thus, a jointly planned retirement can even mean that the difference in retirement timing is deliberately set to a few years. In this article, joint retirement is used in relation to retirement behavior.

the other, male or female, and what are the underlying motives to do so? Do both partners mutually influence each other's entry into retirement? How is the coordination of retirement timing related to later outcomes such as retirement or partnership satisfaction?

## **Retirement Timing in the Couple Context**

So far I have outlined relevant developments that form the background against which couple retirement processes are taking place and gaining relevance. Furthermore, I have illustrated the necessity and benefits by taking a couple perspective within a multidimensional retirement framework. In the following section, the focus is on the central concept of joint retirement. I start by outlining the concept of joint retirement, and then report on the prevalence of joint retirement. This is followed by detailed explanations of relevant retirement factors in the couple context.

### **The Concept of Joint Retirement**

Joint retirement is about the timing of retirement by couples and can be broadly defined as a couple's synchronized transition from working life into the retirement phase. Of course, joint retirement is just one possible outcome when examining retirement transitions in partnerships as the other is disjoint or separate retirement. Retirement transitions in couple contexts form a continuum with a lower limit of a perfectly synchronized transition where both partners step into retirement on the very same day. The other end of this continuum is theoretically infinite and can be up to several years. Hence, analyzing joint retirement also involves analyzing separate retirement.

It is widely presumed in the research literature that most couples favor a joint transition into retirement, mostly because it is assumed that they enjoy spending time together (Dentinger & Clarkberg, 2002; Syse et al., 2014). Whether they can perform such a transition is dependent on certain circumstances, which will be addressed in greater detail later. Apart from assuming an effect emanating from complementarities in leisure, other mechanisms that foster the realization of a joint retirement have been proposed. For example, another origin might be found in the phenomenon of assortative mating, which describes a tendency of couple formation to be based on shared preferences and beliefs. These similarities are also presumed to pertain to the work/retirement sphere. Other explanations of joint retirement refer either to economic factors, or to health or care-related circumstances.

As already mentioned, one precondition for the reasonable application of the term joint retirement is that both partners are (or were) part of the labor force. With regard to couples where one partner never worked or stopped working many years before reaching retirement age, the term cannot be applied in a meaningful sense since these early decisions were most probably not retirement-related. Thus, speaking of joint retirement implies dealing with two work exits and their temporal relation to each other. Research often focuses on the retirement timing of dual-earner couples in which one or both partners did not retire earlier than their fifties to learn about various couple retirement patterns (Bhatt, 2017; Drobnič, 2002; Drobnič & Schneider, 2000; Gustafson, 2017; Henkens, 1999; Henretta, O'Rand, & Chan, 1993a, 1993b; Ho & Raymo, 2009; Hospido & Zamarro, 2014; Kridahl & Kolk, 2018; Moen, Kim, & Hofmeister, 2001; Syse et al., 2014; Warren, 2015b).

It is important to note that any theoretical consideration and empirical finding regarding joint retirement is contingent on two factors. Firstly, the *definition of retirement* itself is decisive. Various objective and subjective criteria or a combination of these can be utilized for defining retirement. Frequently used measures refer to chronological age, labor force participation, receipt of pension benefits or self-assessed retirement status (for an overview of various retirement concepts see Denton & Spencer, 2009). Of course, the need to define retirement is not specific for analyzing couple retirement but relevant in any research on retirement. Secondly – and this is specific for the topic at hand – estimating the prevalence and analyzing the predictors, circumstances, and outcomes of joint retirement requires defining a threshold value that allows for a *distinction of joint and non-joint retirement transitions*. Using such an objective criterion is an essential tool when describing the extent and the underlying mechanisms of joint retirement. Furthermore, it is indispensable in order to compare results on various dimensions, for example, in the course of time or between different welfare state types.

However, what is also clear is that establishing a threshold to differentiate joint and disjoint retirement is in any case a somewhat arbitrary act. Looking into couple retirement literature, the variety of joint retirement operational definitions is evidenced as time intervals between 6 months (Arber & Ginn, 1995) up to 3 years (Syse et al., 2014) are considered as joint retirement by various scholars. Researchers should reflect on their choice of threshold and provide some explanations. Bearing in mind these two central parameters, it follows that assessing the distribution of joint retirement as well as the underlying mechanisms and implications is likely to vary according to the respective underlying retirement concept and the definition of a (dis)joint retirement.

## Prevalence of Joint Retirement

So what is known about the prevalence of joint retirement? According to Szinovacz's (1989) analysis of a sample of more than 600 recent retirees who are covered by Florida's state retirement system in 1983/1984, every fourth couple retired together, that is within less than 12 months of each other. This share rises to 40 percent if using a time interval of two years as the threshold. Hurd (1990) analyzes almost 2,500 retirees in the 1982 sample of the *New Beneficiary Survey* (NBS) for the US and provides similar numbers. According to his calculations, about one out of four couples retired within one year. He also shows that a low age difference increases the likelihood of retiring jointly. More than 20 years later, Johnson (2004) finds that 20 percent of almost 800 dual-earner couples he studied based on data of the US *Health and Retirement Study* (HRS, waves 1992-2002) retired within one year. Broadening the definition of joint retirement to two years, this share goes up to 50 percent. Furthermore, his analyses once more show that the chances of retiring together are higher when the age difference in the couple is low. Ho and Raymo (2009) likewise analyze data of the *Health and Retirement Study* (HRS, waves 1992-2004) and track 876 older dual-earner couples for 12 years. They get similar results, namely, that every fourth couple retires within one year.

Gustafson (2017) uses Swedish register data (2002-2010) on more than 80,000 couples between 2002 and 2010. The joint retirement rates he detects are significantly lower than for the US, which is most likely due to the use of a different measure. According to his results 10 percent retire within one calendar year, the respective share of couples within two calendar years is 25 percent. Kridahl and Kolk (2018) likewise analyze Swedish registers (1990-2012) to estimate joint retirement rates among more than 100,000 couples and observe that 17 percent retire within the same calendar year and another 17 percent in adjacent years. Both studies for Sweden show that a low age gap is positively related to a low difference in retirement dates. Arber and Ginn (1995) base their analyses on a very strict definition of joint retirement: Of almost 1,000 British couples in the 1988 *Retirement and Retirement Plans Survey*, 12 percent retired within six months of each other. The likelihood of joint retirement in this study does not vary substantively depending on the age difference. According to Szinovacz's (2002) analysis of 171 couples in the Austrian sample of the *European Community Household Panel* (ECHP, waves 1995-1998), 31 percent of the couples differ less than two years in retirement timing, this share goes up to 46 percent when considering a time span of less than three years. Allmendinger (1990) examines the German case based on a sample of 97 couples in the 1986 *West German Lifecycle Study* (*westdeutsche Lebensverlaufsstudie*). Joint retirement is defined as a time gap of less than 18 months between both retirement dates. According to this criterion, roughly one third of the studied couples retired together.

This short overview of previous findings reveals substantial variations in country-specific joint retirement rates. Furthermore, estimated shares are contingent on factors such as the population under study (e.g. age/marital status restrictions) and the definitions of joint retirement and retirement, which complicates comparing extant results not only between countries but also within one country.

## **Retirement Factors in the Couple Context**

With this section I turn to the various factors that come into play when analyzing couple retirement behavior. Before elaborating on retirement predictors, some introductory, rather technical remarks about measures of interest in dyadic (retirement) research are given. These open up a view on the couple retirement literature, help to classify extant research work, and to assess strengths and limitations of study designs. In the following section, I delve deeper into the various retirement factors in a dyadic setting. I start by clarifying what examining retirement in individual or dyadic contexts means. Up next follows a comprehensive overview of determinants of couple retirement. First, influences related to various partner's characteristics such as employment or health status are regarded. Second, effects stemming from partner's attitudes such as retirement-related preferences are reported. Third, information is provided on predictors at the couple-level such as age differences or retirement planning.

## **Measurement and Conceptual Challenges**

Studies focusing on the phenomenon of couple retirement perform dyadic research. A prerequisite for doing so is the availability of information about both partners. This does not necessarily imply both partners take part in a survey, since such information can also be elicited via one partner (Thompson & Walker, 1982). Variables in dyadic analyses of retirement on the couple level can be categorized in various manners.

First, the key variable of interest can either be a measure on the level of the individual (soon-to-be) retiree or a measure that explicitly takes into account the partnership situation. Studies analyzing individual-level data on retirement timing (either in the past or future) typically focus on the transition into retirement, in other words on the specific point in time people leave the labor force or enter retirement. To account for the partnership situation, information about the spouse (e.g., age, income) or the partnership (e.g., cohabitation, partnership duration) is included, which is why it is reasonable to speak of a dyadic analysis. This procedure – using dyadic information in a model to predict a dependent variable on the individual level – is a common procedure in many studies (Damman, Henkens, & Kalmijn, 2015; Dentinger & Clarkberg, 2002; Eismann, Henkens, & Kalmijn, 2017; Henretta

et al., 1993a, 1993b; Hospido & Zamarro, 2014; Kubicek, Korunka, Hoonakker, & Raymo, 2010; Pienta & Hayward, 2002; Szinovacz & DeViney, 2000; Warren, 2015b). Another option is to refer to couple-level information as the variable of interest. This is the case, for example, when examining couple retirement transition patterns such as joint and disjoint retirement (Arber & Ginn, 1995; Gustafson, 2017; Ho & Raymo, 2009; Kridahl & Kolk, 2018; O'Rand & Farkas, 2002; O'Rand, Henretta, & Krecker, 1992; Warren, 2015b) or couple labor force participation patterns (Blau, 1998; Blau & Riphahn, 1999).

As long as couple-level measures are included either as dependent and/or independent variables or information about the partner is taken into account as an independent variable, an analysis is considered dyadic, but to a variable degree. This variable degree results, for example, from the amount of dyadic information in relation to the amount of information available only about one spouse, or the status of dyadic information as either independent or dependent variable. Both aspects affect the conclusions that can be drawn from such analyses. Getting more into details on couple-level measures brings up another important differentiation of variables in dyadic analyzes.

Second, there are *between dyad variables* and *within dyads variables* (Kenny, Kashy, & Cook, 2006) that might either function as predictors or outcome variables in dyadic research. *Between dyad variables* describe traits in a couple that both partners share, which means that this variable has the same value for both partners. Examples for such measures are the time between both spouses' retirements, partnership duration or household income. Conversely, *within dyads variables* vary within a couple but their mean across couples is the same. For example, the gender distribution in heterosexual couples varies within each couple, but across a sample of heterosexual couples it has a mean of 0.5 (if sex is coded with 0 and 1). Finally, combinations of between and within dyads variables are possible. Attitudinal variables are a typical example for mixed variables since the two partners may vary in certain opinions plus there is variation between couples. Other examples for mixed variables are educational levels, partnership satisfaction, and so forth. The examination of mixed variables as dependent variables calls for the application of genuine dyadic analytic tools, which is not the case when using a between dyad variable as dependent variable (Kenny et al., 2006, p. 21).

Third, the source of data (partner A, partner B, couple) and the target of measurement (individual-level, couple-level) are differentiated. As already mentioned, performing dyadic research does not require both partners to take part in a survey. Instead, a study "*must have an assessment of the individual characteristics of both partners or an assessment of the properties of the relationship. One or both members can provide this information*" (Thompson & Walker, 1982, p. 892). This means that studying joint retirement and other couple-related processes is possible by surveying a couple, or both

couple members, either separately or in a dyadic interview setting, or by surveying only one member of a couple. Each option has assets and drawbacks that should be reflected in the study design.

Surveying one partner provides first-level information about his/her attitudes, behaviors, self-perception, and so forth. By asking about the partner, first-level data on the partner's traits is obtained. These traits may be rather objective by nature, such as date of birth, employment status or educational degree, or rather subjective, such as assessments of the partner's health or retirement intention. Such subjective measures can be further differentiated by either focusing on the interviewee's perception of the partner ("how do you rate your partner's health?") or focusing on what the interviewee thinks his/her partner would answer if s/he was asked ("how does your partner rate his/her health?").

First-level information on both partners elicited by one person can be utilized to generate second-level data such as the employment constellation or the age gap between spouses. This provides valuable additional information about the couple's living conditions and other relevant circumstances. This is a very common procedure: One individual is interviewed and some key characteristics about the partner are elicited. In this case, the targets of measurement encompass both partners individually, which give some hints as to the couple situation. Another target of measurement in an individual interview setting can be the relationship itself. For example, questions about conflict frequency in the partnership or partnership duration. In the above described settings, only one person is providing information.

The existing information can be doubled by asking exactly the same or a similar set of questions to the other spouse. Such a two-sided design opens up the possibility to identify perceptual incongruences within a couple. For example, when asking both partners about conflict frequency in their partnership, either a perceptual mismatch or match may be detected, which might be relevant information in itself. A two-sided design also reveals information on perceived and actual realities in a relationship. For example, asking both about their personal retirement satisfaction plus about the perceived retirement satisfaction of their partner tells us something about perception of self and others. With this kind of data, one might conclude that one or both partners mistakenly perceive an imbalance in the sense that the other spouse is significantly more satisfied with the retirement adjustment process, although in fact both have the same retirement satisfaction level.

Depending on the research question, it is preferable to have measures elicited via both partners, however this obviously involves increased effort, time and costs. Compared to single-person data, two-person data has some advantages such as an increase of the amount of available information. For example, in single-person interviews researchers cannot gather information on the genuine partner's attitude, but they can get information on the interviewee's perception of the partner's attitude, which



is informative in itself, but isn't necessarily congruent with the partner's actual attitude. Furthermore, the validity of some measures is enhanced by eliciting two-person data. Asking for the partner's birthday date surely is not very challenging for most respondents, however, asking about the other's educational attainment or the exact retirement date might be more difficult and even produce differing answers between both partners.

Another option to obtain data is via a couple interview in which both partners take part simultaneously. This approach differs from the other in various aspects. It is suited to tap into the couple's reality the way that they present it. Some answers in a couple interview are likely to differ from those given in a single interview. Above that, the researcher has the possibility to not only study the answers given in such an interview, but also the conversation dynamic itself in a meta-analytical manner.

### **Retirement Factors in Individual and Dyadic Settings**

We now turn to the multitude of factors that come into play when examining why some couples retire together while others do not. Let us first take a step back and consider retirement factors on an individual level. Several differentiations of predictors can be found in the research literature on retirement timing. Following Wang and Shultz (2010), there are four major groups of retirement predictors: Individual attributes, job and organizational factors, family factors, and socio-economic factors. By and large, these groups correspond to a division of factors on a micro (individual attributes), meso (job and organizational factors, family factors), and macro level (socio-economic factors). These factors interact with each other and in this way determine not only the timing of retirement but also shape the characteristics of the retirement transition. In this regard, distinctions can be made, for example, between indirect and direct transitions, voluntary and involuntary transitions, on time, early, and late transitions.

**An individual perspective on retirement.** On the micro level, individual personal and attitudinal factors and resources are important when thinking about retirement. Numerous studies have found that a person's health influences employment opportunities and the wish or likelihood to retire. Empirical evidence predominantly suggests that poor or deteriorating health or having disabilities is associated with an increased risk of (early) retirement (de Preter, van Looy, & Mortelmans, 2013; Denaeghel, Mortelmans, & Borghgraef, 2011; Drobnič, 2002; Fisher et al., 2016; Litwin & Tur-Sinai, 2015; Pienta, 2003; Syse et al., 2014; Szinovacz & DeViney, 2000; Szinovacz, DeViney, & Davey, 2001). However, employees in good health may also voluntarily choose to retire early in order to enjoy leisure activities or to start or intensify other engagements such as volunteering (Fisher et al., 2016). Additionally, considering retirement as beneficial for one's own health might play a role in deciding when to retire (Henkens, 1999).

Occupational characteristics were also found to be associated with retirement. For example, the self-employed are more likely to postpone retirement (Drobnič, 2002; Litwin & Tur-Sinai, 2015; Pienta, 2003; Pienta & Hayward, 2002; Radl & Himmelreicher, 2014; Szinovacz et al., 2001; Szinovacz & DeViney, 2000), which is probably due to the fact that they earned no or lower pension entitlements. The employment status in later life apparently also has an effect on the transition to retirement: Being unemployed leads to an (expected) earlier transition into retirement, as does working part-time (Drobnič, 2002; Hess, Bauknecht, & Pink, 2018). Workers' employment histories were also examined, however, with varying results (for an overview see Fisher et al., 2016).

Other demographic traits under study typically include age (intuitively, the older a person, the higher is the likelihood to retire, de Preter et al., 2013; Drobnič, 2002; Fisher et al., 2016; Pienta, 2003; Syse et al., 2014; Szinovacz et al., 2001), education (the higher educated tend to delay retirement, de Preter et al., 2013; Fisher et al., 2016; Litwin & Tur-Sinai, 2015; Pienta & Hayward, 2002), and gender (findings offer no clear conclusion since the gender dimension is in a number of ways intertwined with other relevant dimensions such as caregiving responsibilities or employment history, see e.g. Griffin, Loh, & Hesketh, 2013). Economic factors under study that primarily concentrate on budget constraints encompass pension eligibility and financial status including income, wealth, home ownership, etc. Results on the effects of economic variables can be summed up by stating that many people by and large retire when they can afford to do so, which implies that many retire early if they have the necessary resources to do so, whereas others in the same situation opt to work longer for various reasons (see Fisher et al., 2016 for a review). Furthermore, personality traits and psychological factors such as attitudes, expectations, preferences, well-being, and values are considered. Factors under study include the motivation to work, the meaning of work, subjective life expectancy, attitudes towards retirement or aging in general, and the five-factor model of personality (Blekesaune & Skirbekk, 2012; Fisher et al., 2016; Löckenhoff, Terracciano, & Costa Jr., 2009; Wang & Shi, 2014).

Regarding retirement factors on the meso level, household, family and partner characteristics come into play as well as workplace characteristics.<sup>5</sup> It was repeatedly shown that work-related characteristics affect the ability and/or motivation to remain in the labor force until retirement age or even longer (see Fisher et al., 2016 for a recent overview). Predictors under study include rewarding

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<sup>5</sup> Meso level factors can be supplemented by informal participation such as volunteering and social networks. Time-consuming volunteering commitments might compete with the working sphere in the sense of a role substitution. Another possible constellation is that of a role extension in the sense that various productive roles are complementary. Results point to informal participation, such as social gatherings in the private sphere, fostering early retirement whereas formal participation in voluntary or civic associations and local politics seems to have the opposite effect as it delays withdrawal from the labor force (Lancee & Radl, 2012). Empirical evidence on the effect of social networks shows that larger and closer networks expedite retirement (Litwin & Tur-Sinai 2015).

and demanding job characteristics, working conditions and working environment, the possibility to work beyond retirement age, early retirement incentives, flexibility in work arrangements, or access to training opportunities, and so forth (Pienta & Hayward, 2002; Syse et al., 2014; van Solinge & Henkens, 2014). Furthermore, a person's attitudes about her specific work are part of empirical investigations such as job satisfaction or the importance of work (de Preter et al. 2013; Henkens, 1999; Kubicek et al., 2010; Syse et al., 2014; Szinovacz et al., 2001; Warren, 2015b).

Besides work-related meso level factors, various family and household factors are influential on retirement decisions. Some family life events might directly impact working capacities by cutting the time available for work and hence foster retirement, for example, if a close family member needs nursing care. However, such care obligations might also have an opposite effect and delay retirement due to financial strains that prevent workers from retiring (Dentinger & Clarkberg, 2002). As with caregiving tasks, having (dependent) children might in a similar vein have either a promoting or impeding effect on retirement. With regard to caring tasks in general, some evidence suggests that the effect differs by gender in the sense that men tend to continue work probably due to financial obligations whereas women seem to be more likely to take over the caregiving role (Dentinger & Clarkberg, 2002; Drobnič, 2002; Hank & Korbmacher, 2013; Szinovacz et al., 2001; Szinovacz & DeViney, 2000; Talaga & Beehr, 1995).

Other family-related factors under study include the existence of a partnership and/or characteristics of the partner's employment situation, health status or pension-related factors such as pension eligibility (Allmendinger, 1990; Blau, 1998; Dentinger & Clarkberg, 2002; Henkens, 1999; Henkens & Kalmijn, 2006; O'Rand et al., 1992; Pienta, 2003; Pienta & Hayward, 2002; Syse et al., 2014; Szinovacz et al., 2001; Szinovacz & DeViney, 2000; Talaga & Beehr, 1995; van Solinge & Henkens, 2014; Warren, 2015b). Further studies explore the effect of spousal attitudes on worker's retirement plans or retirement timing (Eismann, Henkens, & Kalmijn, 2019a, 2019b; Henkens, 1999; Szinovacz & DeViney, 2000). Both aspects will be discussed in greater detail in the subsequent chapter.

On the macro level, one has to take into consideration retirement factors such as the pension scheme (early retirement regulations, pension levels, etc.), the economic situation in a given country, especially the labor market situation (job shortage, etc.) as well as labor market policies, but also cultural aspects such as prevailing stereotypes of older people, and age discriminatory tendencies in society (de Preter et al., 2013; Ebbinghaus & Radl, 2015). These frame the scope in which decision-making takes place and they are relevant as potentially constraining or enabling factors. Economic downturns and population composition (and the perception thereof) might impinge in various ways on job prospects and retirement timing. With regard to policy measures, it was, for example, shown that an implicit tax

on continued work in early retirement and high spending on early exit schemes are associated with entering early retirement (de Preter et al., 2013).

**Shifting focus from an individual to a dyadic perspective on retirement.** Examining cross-spousal effects in individual retirement on the meso level is a way of tapping into couple retirement processes and is, according to the aforementioned definition, a form of dyadic analysis. It is safe to assume that inclusion of such partner-related measures in models is carried out in order to account for suspected dyadic aspects and influential processes in retirement decisions within a couple context. In more individual-based studies often only little attention is given to partner-related factors as these are not the variables of primary interest. In contrast, dyadic studies explicitly focus on these and on the interplay within couples and try to unravel some of the associated complexities to deepen the understanding of couple retirement decision-making. This means that there is an overlap in the set of predictors used in studies that mainly focus on individual retirement behavior and studies that explicitly study couple retirement behavior, but their focuses differ. Thus, it makes no sense to distinguish individual and dyadic studies in a strictly dichotomous manner. Rather, retirement studies are located on a continuum spanned between both extremes, however a respective distinction on a conceptual level might prove helpful.

**A dyadic perspective on retirement.** When analyzing retirement from a more dyadic perspective, usually a selection of the above-mentioned retirement predictors is included, supplemented by characteristics of the partner and/or the dyad, that is partnership or household characteristics. Some factors may overlap between both partners such as partnership duration, whereas others vary within a couple, for example, health or employment status. Studies that prioritize the dyadic nature of retirement decisions are faced with the challenge of analyzing two interrelated and interdependent individuals.<sup>6</sup> Tapping into these dyadic processes essentially means considering the whole range of retirement predictors for one partner complemented by the same factors for the other partner. Additionally – and this is probably the most challenging part – the factors of each of the partners are to be understood in an interdependent manner. This means that the effects of retirement timing factors unfold dynamically and interdependently in couple contexts, which increases the complexity of the retirement process substantially. For example, her health has consequences for her own retirement, but at the same time his perception of her health may enter into his own retirement

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<sup>6</sup> According to Kenny (1996) this interdependence may take various forms. One is a partner effect, which – in relation to retirement – describes the assumption of unidirectional effects of spousal characteristics and attitudes on the other's retirement decision. The other effect is termed mutual effect and is based on the idea of reciprocal effects. The last effect is called common fate and is grounded on the assumption that circumstances influence both spouses in the same way.

considerations (even without her knowledge) and may shape his preference regarding her retirement timing as well.

What is more, retirement regulations are especially important for a dyadic perspective on retirement since they influence couple retirement decisions by setting the scope in which retirement and later-life decisions are made. Of particular importance in this domain is the official retirement age and the age difference within a couple. For example, the majority of German women born in 1951 or earlier could retire at the age of 60, which is different for men born until 1951, whose statutory retirement age was already set to 65. Given the fact that she is on average a few years younger than he is, this regulation facilitated joint retirement for dual-earner couples in the past. However, since the retirement age was set equal for both genders, retirement outlook has changed for members of younger birth cohorts. In men-older couples, if both spouses want to retire jointly this can be reached by him prolonging his working life until she reaches statutory retirement age. A prerequisite for doing so is that he has the option to work after exceeding regular retirement age.<sup>7</sup> The other option to retire jointly for men-older couples requires the willingness and financial possibility to endure drawbacks in the form of pension cuts by her leaving the labor force earlier, that is at his timely retirement date.

### **Determinants of Couple Retirement Timing**

In the following, extant research findings are compiled to shed light on the determinants of couple retirement. The focus is on factors that explicitly say something about the contextual and interpersonal influences stemming from the dyadic setting in which the retirement transition is taking place. First, effects are reported that are related to certain partner characteristics such as employment status. This is followed by insights about effects that emanate from spousal attitudes related to the working partner or to joint retirement, and finally a focus is laid on factors that are more explicitly connected to the couple context and that encompass demographic and household characteristics as well as retirement planning. Naturally, partner and couple measures are discussed separately even though they do overlap to a certain extent. For example, a partner attitude that is related to joint retirement touches both on individual and couple aspects. The same applies when combining two individual measures to generate a couple measure.

**Partner characteristics.** A number of studies examine whether certain partner characteristics are related to retirement timing and couple retirement transition patterns. First of all, and on a very general level, it seems to make a difference if someone is in a partnership or not, since some evidence

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<sup>7</sup> This scenario prevents the situation of a working wife with a retired husband, a constellation which has been shown to be negatively associated with marital satisfaction and retirement adjustment (Bertoni & Brunello, 2014; Szinovacz, 1996; Szinovacz, 1989; Davey & Szinovacz, 2004; Moen et al., 2001).

suggests that having a partner promotes retiring earlier (Eismann et al., 2019b; van Solinge & Henkens, 2014). A possible reason for this could be that partnered workers are less attached to the work sphere, socially speaking, than single workers.

More detailed attention is often paid to the partner's employment status. The results are preponderantly consistent in that having a partner who has already retired goes along with an increased likelihood of retiring whereas having a partner who is still employed is associated with a lower probability of transitioning into retirement and a lower inclination to retire (Allmendinger, 1990; Eismann et al., 2019b; Henkens & Kalmijn, 2006; Henretta et al., 1993a, 1993b; Litwin & Tur-Sinai, 2015; Pienta, 2003; Radl & Himmelreicher, 2014; Syse et al., 2014; Szinovacz & Deviney, 2000; Warren, 2015a, 2015b). Having an employed partner might be regarded as a motivating factor for prolonging one's own career. On the other hand, having a retired/non-working partner supposedly brings to the fore leisure considerations that might foster retirement intentions and joint retirement preferences (Henkens & Kalmijn, 2006; Ho & Raymo, 2009). Getting more into details, Syse and colleagues (2014) observe that such a spousal work exit effect is most pronounced among older workers who place comparatively little importance on work and who are in a high-intensity work situation. A contrary effect of the partner exiting the work sphere is theoretically possible as well in the sense that having a retired/non-working partner results in the other partner maintaining or even increasing the amount of work they do to compensate for the income loss. The direction of the effect is, among other aspects, presumably also dependent on the generosity of the welfare state and supposedly less strong in generous welfare states.

Multiple evidence points to the partner's health status affecting the retirement of the other spouse. However, it is not clear yet whether this is a gendered effect or not. Talaga and Beehr (1995) show that husbands tend to stay in the labor force when their wives are ill whereas women in the same situation tend to stop working. Similarly, Dentinger and Clarkberg (2002) observe that informal caregiving affects retirement differently among men and women: Whereas the likelihood to retire is five times higher for women who provide care to their husbands compared to women without caregiving burdens, the effect among men is not only much weaker, but also points in the opposite direction. A similar effect for women is found by Pienta and Hayward (2002) with regard to retirement timing in the sense that a husband's work disabilities are associated with a woman's increasing expectation of early retirement. Taken together, these findings indicate a gender-specific effect in the sense that men tend to follow the traditional male-breadwinner role and delay retirement, probably due to financial strains, whereas women's retirement seems to be promoted by taking over the caregiving related role. Counterexamples are provided by Szinovacz and DeViney (2000), who find that a husband's retirement

risk increases when his wife is ill and by Pienta (2003) and O'Rand and colleagues (1992) who report that women tend to stay in the labor force when their partner is ill. Then again there are studies that find no or mixed proof of a relationship between the partner's health and retirement preferences or work exits (Damman et al., 2015; de Preter, van Looy, Mortelmans, 2015; Henkens, 1999; Henretta et al., 1993a; O'Rand & Farkas, 2002; Syse et al., 2014; Szinovacz et al., 2001; Warren, 2015b). Examining couple retirement transition patterns, O'Rand and Farkas (2002) observe that the likelihood to perform a joint transition is higher for couples in which the wife experiences health limitations. In men-older couples it could be that her illness coincides with him being close to statutory retirement age. Ho and Raymo (2009) likewise find health to be correlated with the likelihood to retire jointly with her health status appearing to be somewhat more decisive than his. Somewhat differently, Warren's (2015b) analysis shows that the odds to retire jointly are substantially higher when he has a work-limiting health condition.

Other partner characteristics under study encompass demographic variables such as the educational level (Denaeghel et al., 2011; Ho & Raymo, 2009; O'Rand et al., 1992; Warren, 2015b) and economic indicators such as income or wage in relative or absolute terms, pension eligibility, pension plans, and social security benefits (Drobnič, 2002; Henkens, 1999; Henretta et al., 1993a, 1993b; Ho & Raymo, 2009; Hurd, 1990; Hutchens & Dentinger, 2003; O'Rand et al., 1992; O'Rand & Farkas, 2002; Pienta & Hayward, 2002; Szinovacz & DeViney, 2000; Warren, 2015b). Furthermore, various work-related variables are examined such as years spent in the labor force or in the current/last job, various job characteristics such as occupation on the current/last job, and aspects of the partner's work histories such as labor force participation when children were small (Henretta et al., 1993a, 1993b; Ho & Raymo, 2009; Hutchens & Dentinger, 2003; O'Rand et al., 1992; Syse et al., 2014; Szinovacz & DeViney, 2000).

**Partner attitudes.** The inclusion of the partner's characteristics first of all reflects certain living circumstances in a couple context that impinge on shared and individual retirement planning and decisions. Beyond that, the consideration of partner effects partly rests on the idea that these measures are suitable proxies for certain (perceived) retirement-related attitudes. For example, investigating the effect of spousal employment status is based on the notion that a certain employment status is to a considerable degree tantamount with certain couple retirement preferences and that these preferences might (in)directly affect the retirement decision of the other spouse. The examination of specific attitudes and preferences of the partner is a way to delve deeper into the nature and mechanism of spousal influences in retirement and previous studies find empirical support for such effects on retirement plans or retirement timing (Eismann et al., 2019a, 2019b; Henkens, 1999; Henkens & van Solinge, 2002).

For example, empirical evidence suggests that spousal support matters for retirement decisions. Henkens (1999) examines individual retirement intentions and finds that having a partner who is supportive of one's own early retirement increases the inclination to retire early. He further investigates the origins of spousal support and suggests it is related to various factors that are connected to the older worker: Retirement is more approved by the partner if (s)he has the feeling that it would be beneficial for the worker's health, which indicates a rather altruistic motive. Other identified predictors of spousal support are directly related to the couple context. For example, a partner's support for a worker's early retirement is reduced the more dependent children live in the household and the more concerns about marital quality (s)he has, while it is higher the more shared hobbies a couple has. Finally, Henkens (1999) demonstrates that both spousal support and retirement intentions do influence each other mutually: The more supportive the partner is, the stronger is the other's inclination to retire early and vice versa. According to what Henkens (1999) terms the sphere-of-interest hypothesis, his results indicate that the worker's influence on spousal support outweighs the opposite effect. Furthermore, he finds evidence for a gendered effect in the sense that the effect of her support on his retirement intention is more pronounced than the other way around. Finally, his results lend support to the notion that mutual influencing processes are in general more pronounced when it comes to his retirement plans than to hers. A possible reason for this is that his retirement is ascribed a higher relevance because it is in many cases more consequential in financial and time aspects.

A recent study by Eismann and colleagues (2019b) corroborates the partner's relevance in investigating retirement in the couple context. They demonstrate that compared to a single worker, a partnered worker is more inclined to stop working in the near future if the partner prefers that the worker retires. A contrary effect is observed when the spouse favors on-going employment. Workers with a partner who is neutral on this question display a similar inclination to retire as single workers. In another study Eismann and colleagues (2019a) explore the origins of the partner's preference and find that it is partly shaped by motives of both altruism and self-interest and partly a result of adapting to the worker's preference. Furthermore, they examine the mechanism of spousal influence and detect both indirect and direct effects on a worker's retirement decision.

In a similar vein, Szinovacz and DeViney (2000) find that a husband's attitude toward his wife's employment is predictive for exiting the labor force: If he prefers that she stops working, her likelihood to actually do so increases; no correspondent effect was observed for the husband's retirement timing. Other studies report no evidence for spousal attitudes influencing retirement decisions. For example,



Syse and colleagues (2014) find perceived spousal pressure to be related to work exit behavior only in bivariate analyses; after controlling for other predictors, the effect vanishes.

On a more general level, it is suggested that the partner is perceived as an influential source in pushing one's own retirement (Henkens & van Solinge, 2002; Smith & Moen, 1998). Smith and Moen (1998) examine mutual influences by asking both partners about their own influence on the other's retirement decision and about their perception of their partner's influence on their own retirement decision. Their results show that people perceive their partner as being more influential than themselves. This is an interesting finding in the sense that individuals generally rate themselves as being less influential than others. Furthermore, there is a tendency that men perceive stronger influences than women (for similar results on mutual spousal influences see Henkens & van Solinge, 2002). How exactly and how strongly the perceived influences actually affect retirement timing remains an open question.

The reported research findings on partner's attitudinal retirement determinants do not account for preferences that are directly related to the couple retirement pattern itself. However, it can be assumed that joint retirement preferences are crucial in analyzing couple retirement and that it is crucial to know if one or both partners prefer to retire jointly. Many studies more or less implicitly take for granted that joint retirement is the most favored transition option, while this assumption is only seldom challenged. A recent study by Eismann and colleagues (2017) is tapping into this question for the Netherlands and finds rather mixed results for joint retirement preferences. Both partners agree that joint retirement is (very) important in only 31 percent of the couples; the corresponding figures separately for men and women are 46 and 45 percent respectively. Hence, shared preferences for joint retirement are not as widespread as one might expect. Such varying preferences should be considered when analyzing couple retirement transition patterns. The researchers further demonstrate that individual joint retirement preferences are related to various factors. For example, stronger work attachments, a large age gap in a couple, and poor health are associated with weaker preferences for joint retirement, whereas stronger relationship attachment is found to be associated with increased preferences for joint retirement. Furthermore, they show that both spouses influence each other in their joint retirement preferences, that is, if one partner has a preference for retiring jointly, the other is more likely to also prefer a synchronized transition.

Preferences of joint retirement are not necessarily congruent with expectations to actually perform such a transition. It is quite conceivable that one or both partners wish to retire jointly but that certain circumstances prevent this from happening. Behringer and colleagues (2005) examine joint retirement expectations in the US. They observe that 43 percent of the couples have shared expectations for

retiring together, while in 30 percent both partners do not anticipate a joint transition. In the remaining cases, either only the husband (16 percent) or the wife (11 percent) expects to retire around the same time. Factors associated with a higher likelihood of both partners expecting a joint retirement include a small age difference, a longer marital duration, an egalitarian style in marital decision-making and no children residing at home. Ho and Raymo (2009) go one step further and analyze the link between joint retirement expectations and couple retirement transitions in the US. They find that on the individual level about 40 percent of men and women anticipate a joint transition into retirement. On the couple level, every fourth couple agrees in expecting to retire jointly, whereas 22 percent share expectations to not retire together. Next, the researchers show that joint retirement expectations seem to be predictive of the outcome: If both spouses expect a synchronized transition, the likelihood of a joint retirement is considerably increased compared to couples in which both do not anticipate joint retirement. This effect is probably also due to preferences going hand in hand with increased planning activity, which leads to a greater probability to actually perform a joint transition. Based on their findings, they speculate that joint retirement likelihood increases even if only one partner favors retiring jointly.

**Couple characteristics.** Besides characteristics and attitudes of the partner, factors on the couple level are important when examining retirement patterns in a couple context. This is especially the case when examining (non-)joint retirement transitions compared to analyzing individual retirement timing (Gustafson, 2017). Couple-level measures that go beyond the scope of shared household factors comprise relevant information about differences between spouses that cannot be observed by including two individual-level measures separately. Such couple-related measures might reveal something about the distribution of power, status, or resources within a couple. For example, including his and her income separately is not as informative as putting both pieces of information together to extrapolate to the income distribution within the couple.

In many cases and for obvious reasons, the age difference in the couple receives attention when examining couple retirement processes. It can be assumed that a small age gap generally facilitates retiring together. Naturally, the prospects for couples with a considerable age gap are different. A large age gap in a couple might lead to the younger partner – in most cases the woman – considering early retirement to enjoy more time with her partner. Of course, the feasibility of leaving the labor force before reaching regular retirement age depends, among other aspects, on the financial situation of the couple. On the other hand, a large age gap might result in the older partner – in most cases the man – delaying retirement, which depends, among other things, on the possibility of prolonging an existing employment or to find a new one.

Although the available evidence is not unequivocal, it seems that couple retirement patterns and individual retirement risks are associated with spousal age differences (de Preter et al., 2015; Denaeghel et al., 2011; Gustafson, 2017; Hurd, 1990; Johnson, 2004; Kridahl & Kolk, 2018; O'Rand et al., 1992; Syse et al., 2014; Szinovacz, 2002). However, other studies provide no clear indication for such an effect (Arber & Ginn, 1995; Damman et al., 2015; Henretta et al., 1993a; O'Rand & Farkas, 2002; Pienta, 2003; Szinovacz & DeViney, 2000). Consistent with the majority of existent findings, a recent study demonstrates that spouses are most likely to retire together when they are close in age (Kridahl & Kolk, 2018). Furthermore, the results suggest that coordination of retirement also occurs at larger age gaps albeit with a lower degree of adjustment; this implies that the difference in retirement timing is larger in these couples than among same-age couples. Finally, the researchers show that the degree of synchronization does not vary with the gender of the older partner, an assumption that can be found in the couple retirement literature.

Reducing working hours in the years before the retirement transition may be a strategy for female workers in men-older couples to spend leisure time together without retiring completely (Hutchens & Dentinger, 2003). According to Ho and Raymo (2009), the likelihood of realizing a joint transition rises with the husband's age, which suggests that husbands often postpone retirement until their wives are ready. In a similar vein, other studies find that having a younger wife lengthens the husband's duration of employment as he apparently waits until she reaches a certain age (Allmendinger, 1990; Szinovacz & DeViney, 2000). Besides observing that men's retirement age in joint-retirement couples rises with increasing spousal age differences, Szinovacz (2002) finds evidence for an opposite effect among women according to which female workers in joint-retirement couples tend to retire earlier the younger they are compared to their husband. Gustafson's (2017) results suggest that this pattern of working longer in order to retire together holds for both men and women in age-dissimilar couples when they are the older partner, whereas the younger partner in synchronizing couples tends to retire earlier than in non-synchronizing couples. Against the background of the predominance of men-older couples he concludes that this often leads to women retiring earlier and hence having to accept pension cuts. Thus, he speculates, synchronization might subsequently reinforce gender inequalities in economic terms in retirement (for which he finds support in subsequent analyses (Gustafson, 2018)). Additionally, Gustafson (2017) analyzes educational differences within the couple while controlling for age differences and finds that joint retirement is more likely in couples in which both have a low level of education or she has a lower level than he compared to couples in which both have a high level of education. In a similar vein, Kridahl and Kolk (2018) observe that better educated couples are less likely to synchronize their retirement timing. Contrary to that, other studies find no comparable effect of educational differences on retirement timing (Denaeghel et al., 2011; Pienta, 2003; Syse et al., 2014).

Other couple-related factors under study include the financial or economic situation of the household, which might have differing effects on retirement timing. For financially disadvantaged dual-earner couples, one partner's early retirement might not be regarded as an option in realizing joint retirement because the worker's income is needed and pension benefits would be insufficient to ensure living costs. But also for couples that are financially better off, early retirement might be unattractive to ensure a joint transition. This is likely the case when their overarching aim is not to attenuate an objectively deprived economic situation but rather based on subjectively set goals, in other words, when their aim is to uphold a certain accustomed standard.

With regard to joint retirement patterns, some results suggest that an advantageous household income situation increases the likelihood of retiring together (Gustafson, 2017; Ho & Raymo, 2009; Kridahl & Kolk, 2018; O'Rand et al., 1992; O'Rand & Farkas, 2002). This may mean that for more prosperous couples, joint retirement is more a matter of choice. For example, Gustafson (2017) uses the income and asset distribution within the couple in his examinations of (non-)joint retirement. Regarding income distribution, it seems to make no difference for joint retirement if neither, one, or both partners have an income above the median income. With respect to asset distribution, he finds that couples in which both have low assets are less likely to synchronize their retirement compared to couples in which one or both have rather high assets. Separate analyses for various age constellations show that some of the observed effects are contingent on spousal age differences. Kridahl and Kolk (2018) observe that retirement coordination is more widespread among couples with higher levels of income and with a more equal income distribution. In a similar vein but with regard to the realization of shared joint retirement preferences, Ho and Raymo (2009) find retiring together to be more likely among couples with economic symmetries. Analyses by Szinovacz and DeViney (2000) suggest that a higher couple income goes along with an increased retirement risk only for her, but not for him.

Family composition and household characteristics are also central in studying retirement timing and couple retirement patterns. These traits usually refer to the provision of financial or nursing support to the (grand)children and/or the parent generation residing either within or outside the household. Factors under study include, for instance, the age of children and whether they are still living with their parents and the presence of family members needing caregiving in the household. On a rather general level, some evidence indicates that living in a larger household is connected to a late entry into retirement, which is thought to be caused by corresponding economic obligations (de Preter et al., 2015; Drobnič, 2002). Additionally, it is reported that (looking after) grandchildren affects retirement timing and retirement preferences both for men and women (de Preter et al., 2013; Hospido & Zamorro, 2014; Litwin & Tur-Sinai, 2015).

Denaeghel and colleagues (2011) find that caring for somebody on a daily basis is accompanied by a higher retirement risk whereas having children under the age of 16 does not have a similar effect. Somewhat differently, Szinovacz and colleagues (2001) observe that the odds of retiring are significantly reduced when providing financial support to adult children (for similar results see Szinovacz & DeViney, 2000) and are not affected by providing care for a spouse or another family member. Damman and colleagues (2015) report that child-rearing affects retirement intentions among women: Mothers who postponed childbearing and whose children still live in the same household intend to retire later than mothers who gave birth rather early and no longer have a child at home.

Some results suggest that the effect on retirement risk emanating from supporting offspring or providing care is gender-specific in a similar way to the effect stemming from the partner's health condition. It was found that men who have (more) children or share the household with dependent children tend to retire later, probably due to financial obligations, whereas women seem to take over the caregiving role if needed (Dentinger & Clarkberg, 2002; Hank & Korbmacher, 2013; Henretta et al., 1993a; Pienta & Hayward, 2002; Talaga & Beehr, 1995). Contrary to that, Szinovacz and DeViney (2000) and Warren (2015b) find that retirement is postponed by both men and women when living together with dependent children and Drobnič and Schneider (2000) even report a decreasing retirement risk among women with a rising number of children. Henretta and colleagues (1993a, 1993b) observe that retirement synchronization among spouses is reduced with younger children, because after one spouse's retirement the other is more likely to delay retirement in the presence of young children. This is corroborated by O'Rand and colleagues (1992) who likewise observe that having children under the age of 21 reduces the odds of joint retirement. Their analyses further suggest that the likelihood of a joint transition is decreased when the wife is a mother compared to a childless woman.

Factors under study that are related to the relationship itself include the partnership duration or relationship quality. The underlying assumption is that individuals and couples who are pleased with their relationship are very interested in spending time together, which might affect their retirement timing. The empirical evidence is somewhat inconclusive. Some studies report no differences in work exit behavior dependent on marital satisfaction (Syse et al., 2014), while others find that being satisfied pulls workers into (early) retirement (Kubicek et al., 2010; Szinovacz & DeViney, 2000). For example, Szinovacz and DeViney (2000) report that both spouses in dual-earner couples have an increased likelihood of leaving the labor force when they live in a high quality marriage, which might render joint retirement more likely. According to Eismann and colleagues (2017), a stronger relationship attachment increases joint retirement preferences considerably. With regard to the length of the relationship, Pienta (2003) and Warren (2015b) observe no empirical evidence for an effect on

individual retirement timing. In a similar vein, Ho and Raymo (2009) find partnership duration is not a distinguishing factor between joint and non-joint retirement transitions. Instead, what seems to make a difference according to their results is rather qualitative in nature, that is whether spouses enjoy spending time together (for a similar effect of correlated preferences on retirement timing differences see Gustman & Steinmeier, 2000). The analyses of Henretta and colleagues (1993a, 1993b) allow for no unequivocal statement, it appears that marriage length tends to affect synchronizing of retirement differently for men and women.

Another aspect relevant in examining couple retirement patterns pertains to work-family employment patterns. It is assumed that spousal working arrangements in earlier years are predictive of how couples manage their later-life retirement transition. In particular, a female's working attachment is believed to distinguish couples' working life and retirement patterns. A woman with a longer working history gains higher pension entitlements and may thus consider entering retirement earlier (and maybe together with her spouse) whereas a woman with short or intermittent employment histories might feel a greater need to remain in or re-enter the labor force to afford retirement (and thus might consider working longer than he does). Since the employment rate of men is higher than that of women and is only slightly (if at all) affected by having children, speaking of working arrangements in a couple is virtually synonymous with speaking of her attachment to the labor force. O'Rand and colleagues (1992) observe that women's commitments to both combine work and family life in earlier years translate into the retirement phase: Women who manage to pursue a career while their children are young are more likely to retire together with their husbands. In a similar vein, Henretta and colleagues (1993a, 1993b) report that women in dual-earner couples retire sooner after their husband's retirement when they exhibited a greater work orientation during the child-raising period or when they were childless compared to mothers who were not employed during that time. These findings indicate that symmetries between both partners in earlier years foster a more synchronized transition, which underlines the importance of taking a life course perspective.

Retirement planning activities are another factor deemed relevant for couple retirement that may refer to various dimensions. For example, it can mean that the couple has discussed certain aspects of retirement on a rather abstract level, or it can refer to concrete measures that one or both partners took to ensure a joint transition such as making an agreement with the employer or seeking counseling. Prior research on this question found that retirement planning is predictive of retirement behavior or expectations on the couple level. Pienta and Hayward (2002) show that discussing retirement plans is associated with individual retirement timing and that this effect is stronger for men than for women: Individuals who discuss retirement with their spouse expect to exit the labor force earlier, which may

or may not be advantageous for joint retirement. It is suggested that an underlying reason for this effect is that couples that raise retirement-related topics develop a clearer idea of retirement, which subsequently affects retirement behavior. In this regard, the effect works similarly to joint retirement expectations where the idea is also that people who consider or strive for this opportunity are also more aware of their possibilities and preferences, which ultimately affects the retirement transition. In a similar vein with a focus on couple retirement transition patterns, Ho and Raymo (2009) report that for couples who agree in their expectations of a joint transition, discussing retirement helps them to actually put that plan into action. Their analysis offers further interesting insights into factors facilitating (e.g. retiring rather late; for a similar result see O'Rand & Farkas, 2002) or hindering (e.g. her earnings being substantially lower than his) the realization of joint retirement expectations among dual-earner couples. Other research tackles the question of spousal influences during the retirement planning process. According to an investigation by Moen and colleagues (2006) it appears that both partner's retirement plans are interrelated. Furthermore, reciprocal effects seem to be contingent on various factors such as gender, year of birth, or parenthood; regarding the entire analytical sample, his retirement plans affect hers more strongly than vice versa, which differs with regard to various subgroups considered.

## **Discussion and Outlook**

Couple retirement is an important field of research that demands increased attention – especially in light of the currently drastically rising numbers of older dual-earner couples. Research leaves no doubt that for many employees this path to retirement is planned and taken in a joint manner. Dependent on their wishes, possibilities, and limitations, which are likely also linked to the partnership to a certain degree, middle-aged and older workers may drop out of the labor force earlier or later than expected. Hence, couple dynamics are an important aspect to consider not only for employers and their strategies to retain older, experienced workers but also for the political sphere, for example, when it comes to projections of labor market developments and public spending.

Couple retirement is a challenging research topic due to various immanent complex interdependencies. Thanks to several studies, our understanding of retirement processes from a couple perspective has substantially improved within recent years. The essential benefits of broadening the formerly mainly individualized view of retirement by including the partnership context are now widely accepted and applied. Examining retirement transitions in a dyadic setting

acknowledges the fact that retirement is experienced together as a couple by large proportions of the population. Taking such an approach contributes to a more comprehensive understanding of important later-life events. Empirical evidence corroborates that retirement timing is, to a certain degree, a joint decision in which spousal and couple characteristics clearly play a decisive role besides adjacent relevant individual factors. At the heart of this decision-making process lie mutual influential interspousal processes that are shaped by various factors in an interdependent, complex manner. Research has identified some of the relevant factors in explaining couple retirement patterns. These include the spousal age gap, the financial and demographic situation in the household (although the direction of the effects is not consistent across studies), and mutual spousal influences emanating from each spouse's life situation as well as from each spouse's retirement-related attitudes. Retirement-related attitudes cover a broad range such as preferences with regard to one's own and the other's retirement timing/workload, preferences for joint leisure, shared retirement expectations, and retirement planning. Some research findings suggest that symmetries between partners promote joint retirement transitions. This seems to be the case for symmetries in earlier years when balancing a working career and a family, but also for symmetries in economic terms and particularly in age.

This article summarized important research insights on couple retirement timing and its antecedents. It showed the developments that form the basis for the growing relevance of couple retirement processes, outlined the concept of joint retirement, and pointed to potential pitfalls when dealing with this concept. Extant research findings were compiled to shed light on relevant determinants of couple retirement. In generating this synopsis, several challenges were encountered. On this basis, I would like to offer some recommendations as to where future research on couple retirement processes might head. Furthermore, I will formulate questions that might spur future research efforts.

First, there is a need for further specification of joint retirement. As shown, assessing the prevalence of various couple retirement patterns is not an easy task. The definition of retirement, as well as the threshold distinguishing between joint and non-joint transitions, is decisive for the estimations. In empirical analyses, various objective and subjective retirement criteria are used, which contributes to mixed results in this regard. Results of couple retirement patterns are furthermore affected by the choice of the analytical subsample. Due to heterogeneous operational definitions of retirement and couple retirement patterns and studied populations, comparability of extant research findings is limited and reporting the state of research is an overly challenging task. Against this background, I would consider the development of shared measures and basic definitions and specifications as a helpful tool to stronger link current research activities. The question also remains whether joint retirement should be conceptualized as a dichotomous measure (as it is currently mostly done) or



rather as a continuum. This would mean putting a stronger focus on the difference in retirement timing (Kridahl & Kolk, 2018). Moreover, inclusion of subjective assessments of joint retirement is an important addition to contemplate. It offers the possibility to better grasp the time differences considered as a (non-)joint transition from the couple's perspective. This may be helpful in developing a widely recognized joint retirement measure. Furthermore, there is reason to believe that relevant predictors of couple retirement patterns differ contingent on whether the variable of interest is measured objectively or subjectively. Elicitation of subjective assessments would finally allow for a comparative analysis between joint retirement definitions used in the couple retirement literature and respective definitions prevailing among couples.

Second, as a rule of thumb, couple-level measurements should be the measurements of choice for dependent and independent variables whenever possible. One approach is to draw on distinctive couple retirement patterns as the variable of interest in order to identify contributing and hindering factors of (non-)joint transitions (Bhatt, 2017; Gustafson, 2017; Ho & Raymo, 2009; Kridahl & Kolk, 2018; O'Rand et al., 1992; O'Rand & Farkas, 2002; Warren, 2015b). Another option is to examine the exact difference in retirement timing as a continuous measurement, which likewise provides information about factors facilitating or hampering synchronization in couples without the need to specify (non-)joint transitions a priori. Here, two approaches can be distinguished: First, examining the time lag between both partners on the couple level (Kridahl & Kolk, 2018), and second, analyzing one partner's retirement timing on the individual level taking the time that has passed since spouse's retirement into consideration (Henretta et al., 1993a). Then there are numerous studies that investigate how individual retirement timing is related to spousal and family factors. These latter studies naturally provide only limited insights on genuine couple retirement transition determinants because they are not suited for examining the relation between both retirements in greater detail and thus allow only for cautious conclusions in this regard.

Third, conducting more qualitative longitudinal research is a way to delve deeper into complex interaction processes underlying couple retirement. This would aid in clarifying important questions such as how the degree of dyadic coordination among couples is related to couple retirement planning and behavior as well as to subsequent later-life adjustments. Qualitative research also promises to identify needs for improvement in current research that could enrich survey methods in quantitative couple retirement surveys. Panel studies in general have the potential to make statements not only about between-couple differences but also about within-couples developments in the course of time, which would benefit couple retirement research. Furthermore, in-depth studies open up the possibility

of investigating differences between individual realities and couple realities in detail. It might even be promising to consider implementing a method mix of both quantitative and qualitative aspects.

Fourth, further work is needed to comprehend cross-national differences in couple retirement in greater detail. Many research activities focus on the US and it is not clear yet to what extent findings can be generalized to other contexts. National retirement regulations vary widely and most certainly play a prominent role in shaping couples' expectations and actual pathways into retirement. This calls for comparisons of countries and welfare state regimes and investigations about the effects of country-specific retirement regulations on couple retirement timing, which are rare so far (for exceptions see, e.g., Radl & Himmelreicher, 2014; Szinovacz, 2002).

Fifth, as the number of empirical studies on couple retirement with representative data is fortunately constantly growing, conducting meta analyses will become possible. These would substantially advance our current level of knowledge and contribute to strengthening linkages in the field of research.

Sixth – and this is perhaps the most relevant aspect – theory formation lags behind the generation of empirical findings. One indication for this is the large spectrum of empirical analyses that often appear to be theory-based only to a rather small extent. Theory development is related to the other aspects already mentioned: Theory formation is likely to profit from a broader consensus on concepts and definitions and can be advanced by findings of well-suited quantitative and qualitative studies and refined by cross-country and cross-time comparisons as well as comparisons of subgroups of retirees categorized according to certain demographic or socio-economic characteristics.

Many analyses on retirement timing are conducted separately for men and women, which is reasonable given persisting gender differences that touch on retirement aspects in diverse ways. Hence, divided analyses are necessary in order to better understand the dynamics in couple retirement. Some findings suggest that his characteristics and attitudes are more influential on her work/retirement transition than the other way around, and that the family and household sphere generally is more consequential for women's retirement than for men's retirement, and that women are more inclined to take over the caregiving role in the family sphere (Allmendinger, 1990; Blau & Riphahn, 1999; Denaeghel et al., 2011; Drobnič & Schneider, 2000; Henretta et al., 1993a, 1993b; Hospido & Zamarro, 2014; Pienta & Hayward, 2002; Szinovacz & DeViney, 2000; Warren, 2015a). Couple retirement patterns might reflect traditional gender role ideologies incorporated during socialization and indicated, for example, by certain expectations regarding gender-specific engagements in paid and unpaid work. For example, a traditional view on gender and work is more

associated with the expectation of her retiring before him or not being employed at all, whereas a more egalitarian view is accompanied by a greater variety of possible work/retirement constellations. Since gender role ideologies are subject to change<sup>8</sup>, we can assume that traditional gender roles can contribute to explaining couple retirement behavior especially when examining *older* population sections. Then again, studying older dual-earner couples implies dealing with population sections that are likely to exhibit stronger egalitarian gender attitudes compared to many people of older age, which has to be taken into account in couple retirement research. Ongoing trends such as a change in gender roles, rising labor force participation rates, and increasing financial independence tendencies among women of younger cohorts imply that retirement is also undergoing constant changes, as stated above. This may mean that retirement models that build upon traditional gender roles may no longer, or not to the same degree as in former times, be able to explain retirement behavior of younger couples (O'Rand & Farkas, 2002; Talaga & Beehr, 1995). Further research on the links between gender differences in retirement and gender role ideologies as well as on related issues such as gendered gaps in power is warranted for clarification.

This is also true with regard to the consequences of couple retirement. Retirement transition is a key event in older adults' lives situated at the interface between two (longer) life cycle phases: Working and retirement. This implies that both the time before and after retiring are of particular interest (Ekerdt, 2010). The focus of this paper was on predictors of couple retirement patterns. However, once the transition to retirement is made, other aspects gain relevance. To complement the picture of retirement, it is necessary to give greater consideration to the consequences of couple retirement that have been less in the focus of research so far. Naturally, various areas of life might be positively or negatively and interdependently affected by retirement. And not only is retiring consequential for the individual, whose life changes tremendously, but also for the partner who develops expectations, and for the couple as a unit whose living circumstances alter when entering into a new and unknown phase. Both partners pass through retirement adjustment processes individually as well as jointly and may influence each other within that process (van Solinge & Henkens, 2005). This also means that each has to deal personally with adapting to retirement and the new role of senior as well as within the relationship in his/her role of a spouse in the couple context (for a review on retirement adjustment (predictors) see Barbosa, Monteiro, & Murta, 2016; Wang, Henkens, & van Solinge, 2011).

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<sup>8</sup> The male-breadwinner model has been (and still is) losing ground, especially among younger cohorts, to more egalitarian family models that endorse other solutions to combining family and job. At the same time, public attitudes toward women's role shifted to more egalitarian attitudes due to individual opinion change but also because of population replacement processes (Brewster & Padavic, 2000).

Entering and being in retirement potentially affects health, life satisfaction and marital satisfaction, psychological well-being, and the financial situation, which are likely to subsequently impinge on and interact with the partner's life situation. Furthermore, the couple reality – daily routines and schedules – is also affected by retirement processes. For example, a need for reconciling the division of household chores might appear once one or both partners have greater time resources to fulfill such tasks. The division of housework is a complex phenomenon that has to be seen in connection with prevailing gender role attitudes, time availability, bargaining, distribution of resources and power, and both spouses' employment status and working hours; empirical evidence is not consistent on the role of retirement in this process (Hess, Stich, & Hofäcker, 2018; Leopold & Skopek, 2015; Solomon, Acock, & Walker, 2004; Szinovacz, 2000; Szinovacz & Harpster, 1994). Retirement and associated changes could also positively or negatively impact the partnership itself, measured by individual attitudes such as partnership satisfaction, and individual well-being; research results allow for no clear conclusion on this question (Atchley, 1992; Barnes & Parry, 2004; Bertoni & Brunello, 2014; Davey & Szinovacz, 2004; Higginbottom, Barling, & Kelloway, 1993; Kim & Moen, 2002; Moen et al., 2001; Myers & Booth, 1996; Piña & Bengston, 1995; Szinovacz & Davey, 2004; Vinick & Ekerdt, 1992). Another promising field of research is linking couple decision-making or couple retirement transitions to accompanying partnership patterns and later outcomes (Atchley, 1992; Moen et al., 2001; Smith & Moen, 2004; Szinovacz, 1996; Szinovacz & Ekerdt, 1995). With regard to couple retirement decision-making processes, it was found that both individual and joint retirement satisfaction is connected to perceptions of spousal influence and that this relationship is moderated by gender (Smith & Moen, 2004). Considering the consequences of couple retirement patterns, it can be presumed that a joint transition into retirement may entail positive consequences for the couple and ease retirement adjustment processes since both are freed from work obligations and enter the new phase together. Going through the same process at the same time might increase mutual understanding and be a source of support and hence foster marital quality and life satisfaction. On the other hand failing to realize (shared) joint retirement aspirations may have negative effects on psychological well-being, retirement adjustment, and retirement satisfaction (Ho & Raymo, 2009).

Tackling the issue of couple retirement is highly relevant not only for individuals and couples, but also for employers and organizations as well as for the political sphere, in particular for labor and retirement policies. This is especially the case if the realization of joint retirement plans leads to a lowering/raising of the actual retirement age of one or both partners. Since it was demonstrated that retirement is to a certain degree a joint action, this also means that policy measures on work and retirement should take into account the couple context of work/retirement transitions. This means that policies designed with the intention to extend working lives could also have an impact on the

other spouse or lack the intended effect due to cross-influences between spouses. Retirement regulations that enable couples to pursue their priorities and facilitate their later-life transitions promise to heighten the quality of life for older population segments while at the same time affecting the labor market in different, yet widely unknown ways. Hence, knowledge about the potential of and the preferences for joint retirement, as well as findings about personal, social, and cultural conditions and preferences fostering or hindering certain couple retirement patterns are crucial in order to develop evidence-based, targeted policy measures directed at the interface between work, family, and retirement.

I hope that this paper has shown the relevance of taking a closer look at couple retirement processes and provided a concise overview of the challenges and research gaps when studying retirement in a couple context. Since the topic will gain even more importance, due to more and more couples being faced with the need to organize retirement jointly, I am certain that many of these challenges and research gaps can be overcome in the near future. This paper can provide crucial orientation during this process.

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